

Smart Care – Powered by Geek Squad

This is a legal contract (hereinafter referred to as the “Plan”). By purchasing it, you understand that it is a legal contract and acknowledge that you have had the opportunity to read the terms and conditions set forth herein. ***This Plan and your purchase receipt, containing the effective date and expiration date of your Plan, constitute the entire agreement between you and us.***

Definitions.

Throughout this Plan the words “we”, “us” and “our” refer to Chartis WarrantyGuard, Inc. (“CWG”), the Obligor of this Plan except in Oklahoma and the Administrator of this Plan. CWG can be contacted at 300 South Riverside Plaza, Chicago, IL 60606-6613, telephone 1-800-250-3819. In Florida, the company obligated under the Plan is New Hampshire Insurance Company, whose address is 180 Maiden Lane, 25th Floor, New York, New York 10038, telephone 1-800-250-3819. “Best Buy” refers to Best Buy Stores, L.P. “Magnolia” refers to Magnolia Hi-Fi, Inc. The words “you” and “your” refers to the purchaser of this Plan.

A. General Provisions of Smart Care

This Plan covers parts and labor costs to repair certain products identified herein in the event that a product fails to properly operate due to:

1. Defect in materials or workmanship;
2. Normal wear and tear;
3. Dust, internal overheating, internal humidity/condensation;
4. Power surge/fluctuation; or
5. Defective pixels for those products that have a pixel-based display. Pixel repair will be based upon three (3) defective pixels throughout the entire display area.
6. Repair of image burn-in for all screens regardless of product category.

Your covered products must qualify for coverage as per these terms and conditions and be registered with us via phone or web portal prior to obtaining service. A copy of your original purchase receipt may be required prior to a claim being processed. This receipt must contain the item’s purchase date and price.

For new products your coverage under this Plan is effective beginning on the date you purchase your product or on the date your original product was delivered to you as stated on your purchase receipt and will expire either one (1), two (2), three (3), or four (4) years from this effective date depending on the length of the Plan you purchased and as stated on your purchase receipt.

Coverage for products previously owned or refurbished (“Pre-Owned Products”) will commence thirty-one (31) days after the purchase of this Plan as stated on your purchase receipt and will expire either one (1), two (2), or three (3) years from this effective date depending on the length of the Plan you purchased and as stated on your purchase receipt. There will be no claims accepted during this thirty-one (31) day enrollment period for Pre-Owned Products.

Plans must be purchased within thirty (30) days of original product purchase, as stated on your purchase receipt.

All products must be in good working order at the time of Plan purchase to qualify for coverage; any products with pre-existing conditions (to be determined at our discretion) are not eligible for coverage.

This Plan is inclusive of your product’s manufacturer’s warranty; it does not replace your product’s manufacturer’s warranty, but it does provide certain additional benefits as listed within this Plan during the term of the manufacturer’s warranty. Products must be utilized as the manufacturer intended as stated in your manufacturer’s warranty.

Parts and services covered under the manufacturer's warranty during the manufacturer's warranty period or that are the subject of a manufacturer's recall are the responsibility of the manufacturer and are not covered under this Plan.

After the manufacturer's warranty expires, this Plan continues to provide the benefits provided by the manufacturer's warranty (excluding any manufacturer's loaner program), as well as certain additional benefits as listed within these terms and conditions.

If your product was not purchased at Best Buy, we will, at our discretion, fulfill the replacement of your product with a similar product from Best Buy of like kind and quality that is of comparable performance. This product will be chosen in our sole discretion.

Our obligations to you on your covered product under this Plan will be fulfilled in their entirety if we replace your product with a new or refurbished product or issue you a check, voucher, or gift card for replacement value of your product pursuant to these terms and conditions.

If your original product was delivered and/or installed by Best Buy or Geek Squad as stated on original purchase receipt of the product, and you receive a replacement product pursuant to these terms and conditions or it is necessary for us to remove your product for it to be serviced, we will cover the delivery and installation costs for your replacement product or serviced product exclusive of parts such as mounting brackets, kits, etc. that may be needed to complete the installation.

If your covered product includes a remote control and the original manufacturer's remote control is no longer available, a suitable/comparable replacement remote will be provided.

Phone/Web support –

- To receive phone assistance, call 1-866-613-9854
- Phone assistance for your covered products includes: Answers to questions regarding product use, diagnosis of issues and recommendation of repair options, explanation of Smart Care Plans, coverage and claims.
- To receive online assistance visit: www.geeksquad.com/smartcare. On-line agents will provide service on selected products or provide direction on how to receive service.

B. Product Specific Coverage

Specific coverages are provided to you under this Plan for the products listed below and are in addition to the coverages as stated within Section A:

Stationary Products

1. Home Theater Products

- One (1) bulb replacement for DLP, Projection LCD TVs and Home Theater Projectors of your original bulb during the term of this Plan.
- One-time 3-D glasses repair or replacement, when the original manufacturer's 3-D glasses that are packaged inside the TV box are defective as determined by us, in our sole discretion. You may be required to return your original defective 3-D glasses to us to receive a replacement.
- Removal and installation of your television in the same location for services purposes provided that the television was delivered and/or installed by a Best Buy Authorized Servicer, Best Buy Authorized Installation Provider or a Geek Squad Installation Technician as stated on the same purchase receipt as the purchase of this Plan.
- Coverage for blown speaker components as a result of normal usage. Intentional abuse or misuse of your stereo that results in blown speaker components will result in denial of your claim for coverage.

- Home speakers and subwoofers (powered and non-powered) will be covered for a period after the expiration of the manufacturer's warranty according to the Plan term you purchased with a maximum combined coverage limit of ten (10) years.
- Removal and installation of your home audio speakers for service purposes provided that the product was installed by a Best Buy Authorized Servicer, Best Buy Authorized Installation Provider or a Best Buy Installation Technician as stated on the same purchase receipt as the purchase of this Plan.

2. Car Electronic Products:

- Coverage for blown speaker components for car stereo speakers as a result of normal usage. Intentional abuse or misuse of your stereo that results in blown speaker components will result in denial of your claim for coverage.
- Removal and installation of your car audio product in the same vehicle for service purposes provided that the product was installed by a Geek Squad Auto Technician as stated on the same purchase receipt as the purchase of this Plan.

3. Gaming Consoles:

- Accessory replacements, including controllers, are limited to one like item per Plan term and these products may be mailed to you. You may be required to return your defective accessory to us to receive a replacement.

4. Appliances:

a) Top/Front-Loading Conventional Washers:

- Parts coverage to repair the transmission or drive motor will be covered for a period after the expiration of the manufacturer's warranty according to the Plan term you purchased with a maximum combined coverage limit of ten (10) years.

b. Washers/Dryers and Combination Washer/Dryers:

- Up to a \$25 reimbursement for laundry cleaning services per qualified service repair if your product is out for service for more than seven (7) consecutive days once service has been scheduled.
- You are required to complete and submit a claim form. This form provides space to itemize each laundry reimbursement claim. Along with this form please include copies of the work order and original sales receipt and either:

Fax to: **952-430-7852**

Or mail to:

Smart Care Repair and Food /Laundry Loss Reimbursements

7601 Penn Ave South

Richfield, MN 55423

ATTN: Reimbursements C8

The Laundry Loss Reimbursement Claim form can be found at: www.geeksquad.com/GSPLaundryCredit

c. Refrigerators and Freezers:

- Parts coverage to repair the compressor will be covered for a period after the expiration of the manufacturer's warranty according to the Plan term you purchased with a maximum combined coverage limit of ten (10) years.
- Up to a \$200 reimbursement for food spoilage due to a covered product failure.
- You are entitled to one food spoilage reimbursement per covered product failure event. You are required to complete and submit a claim form. This form provides space to itemize each food spoilage reimbursement claim. Along with this form please include copies of the work order and original sales receipt and either:

Fax to: **952-430-7852**

Or mail to:

Smart Care Repair and Food /Laundry Loss Reimbursements

7601 Penn Ave South

Richfield, MN 55423

ATTN: Reimbursements C8

The Food Spoilage Reimbursement Claim form can be found at:
www.geeksgquad.com/GSPFoodSpoilage

5. Desktop Computers & Home Office Equipment:

- One (1) bulb replacement of your original bulb for desktop projectors during the term of this Plan.

Portable Products

1. Contract and Non-Contract Based Mobile Devices:

- One (1) battery repair or replacement, when the original rechargeable battery is defective as determined by us, in our sole discretion. We may require you to return your original defective battery to us to receive a replacement battery.
- Repair or replacement, in our sole discretion, of chargers, cradles and accessories that were included with your product at the time of purchase; these products may be mailed to you and are limited to one like item per Plan term.

2. Laptops, Netbooks, eReaders, Tablets, MP3 players, Hand-Held GPS, Gaming devices and Portable DVD Players:

- Battery Coverage:
 - One (1) battery repair or replacement, when the original rechargeable battery is defective as determined by us, and at our sole discretion.
 - We may require you to return your original defective battery to us to receive a replacement battery.
- Repair or replacement, at our sole discretion, of chargers, cradles, and accessories that were included with your product at the time of purchase, these products may be mailed to you and are limited to one like item per Plan term.

3. Digital Imaging Products (Camcorders, Cameras, Lenses & Flashes):

- One (1) battery repair or replacement, when the original rechargeable battery is defective as determined by us, in our sole discretion, for camcorders and cameras.
- You may be required to return your original defective battery to us to receive a replacement battery.
- Repair or replacement, in our sole discretion, of chargers, cradles, and accessories that were included with your product at the time of purchase, these products may be mailed to you and are limited to one like item per Plan term.

Accidental Damage from Handling Coverage (ADH)

ADH coverage expires one (1), two (2), three (3), or four (4) years from the original product purchase date as stated on your purchase receipt. If we determine in our sole discretion that your product cannot be repaired, we will replace it with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a voucher or gift card, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes.

If you purchase ADH coverage, this Plan will include the coverages listed in Section A.

ADH coverage will provide coverage for parts and labor costs to repair your product as a result of damage to your product that is the result of an unexpected and unintentional external event (drops and spills) that arise from your normal daily usage of the product as the manufacturer intended. If your product has been replaced pursuant to this ADH provision, the Plan has been fulfilled in its entirety.

ADH Exclusions: units that fall from elevated heights such as decks, balconies, or out of windows, units that have been run over or that fall from moving vehicles, damage from liquid immersion/submersion or any other secondary damage or using the product in a manner the manufacturer did not intend is not covered.

C. Exclusions to Coverage – This Plan does not cover:

Damage to your product caused by accident (unless you have purchased the optional ADH coverage), abuse, neglect, intentional physical damage, misuse (including faulty installation, repair, or maintenance by anyone other than an authorized service provider), unauthorized modification, viruses and/or spyware, performance failures due to not maintaining firmware updates, extreme environment (including extreme temperature or humidity), external condensation, mold, immersion/submersion in liquid (e.g. pool, bathtub, etc.), lightning, fire, flood, insect infestation, rodents, war, terrorism, computer software related failures, Acts of God or other external causes.

Products that have been lost or stolen (this Plan only covers products that are returned to us in their entirety); cosmetic damage to your product including but not limited to scratches, dents and broken plastic on parts, that does not otherwise affect its functionality or materially impair your use.

Products with a serial number that has been altered, defaced or removed; problems caused by a device that is not your product, including equipment purchased at the same time as your product; controllers, consumable parts, such as batteries, unless expressly provided for herein; damage to, or loss of any software or data residing or recorded in your product (when providing repair or replacement service, we will use reasonable efforts to reinstall your product's original software configuration and subsequent update releases, but will not provide any recovery or transfer of software or data contained on the serviced unit not originally included in your product).

Failures or parts and/or labor costs incurred as a result of a manufacturer's recall; fees or costs related to third-party contracts, consequential or incidental damages, including but not limited to loss of use, loss of business, loss of profits, loss of data, downtime, charges for time and effort, "no problem found" diagnoses, or failures that occurred prior to the purchase of this Plan.

Products used for commercial purposes unless expressly stated on your purchase receipt that this is a Commercial Plan.

Damage to your gaming console due to software related issues.

Personal items left in the product (you are responsible for removing all personal items from the product before service is performed); parts and services covered under your product's manufacturer's warranty; remote control reprogramming; damage due to contact with any human or animal bodily fluids, or secondary damages.

This Plan excludes products that are not listed on this Plan, including products attached to the covered product, such as components or add-on accessories.

ADH Exclusions: units that fall from elevated heights such as decks, balconies, or out of windows, units that have been run over or that fall from moving vehicles, damage from liquid immersion/submersion or any other secondary damage or using the product in a manner the manufacturer did not intend is not covered.

D. Obtaining Repair or Replacement Service.

To obtain service under this Plan, you can access www.geeksquad.com/smartcare or call 1-866-613-9854, 24 hours a day, 7 days a week. During this call we will include a fault diagnosis to clarify the problem prior to scheduling any in-home service. **Service performed in-home will be done during regular business hours and is at our discretion.**

If in-home service is provided for the full term of your manufacturer's warranty for major appliances, air conditioners, over the range microwaves and 42" TVs and above then it will be provided under this Plan. If your manufacturer provides in-home service for TVs under 42" then it will be provided under this plan as well.

Repairs or replacements will be provided at our discretion by a Best Buy service center or authorized third party service provider.

In some cases, you may be required to ship your product for repair at our cost. In these cases either a pre-paid label or box including a pre-paid label will be provided at our expense. Be sure to have the original purchase receipt available so your claim can be processed.

Replacement parts utilized for repair service or replacement products will be, at our sole discretion, new, rebuilt or non-original manufacturer's parts that perform to the factory specifications of the product. Parts replaced under the terms and conditions of this Plan become the sole property of CWG except where prohibited by law.

If we determine, at our sole discretion, that your product cannot be repaired, we will replace it with a new or refurbished product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a voucher or gift card, at our sole discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes.

Replacing your product or reimbursing you for the replacement of the product fulfills all of our obligations to you under this Plan with respect to that particular covered product.

You have up to ninety (90) days from the date of our authorization for you to complete your product replacement transaction.

Technological advances may result in a replacement product with a lower selling price than the original product.

In some situations, product replacements will be fulfilled by replacing a defective component of the product such as a power supply or earbuds if such components were originally included with your product; these products may be mailed to you and are limited to one like item per Plan term.

We may require you to secure your replacement product or part with a credit card number until we receive the defective product or part from you. If we do not receive your defective product or part, your credit card may be charged the value of the replacement product or part.

You must provide a safe, non-threatening environment for our technicians to receive service. Service may be denied if the environment is deemed unsafe at our discretion. Some products may need to be removed from the home to be repaired.

A service order disclaimer must be signed to obtain repairs. This service order disclaimer does not form a part of this Plan and is a separate legal document. Please refer to the service order disclaimer as additional terms/conditions may apply.

You may be charged a diagnosis fee to determine the cause of the product failure. If it is determined that the cause of the product failure is covered under either the manufacturer's warranty or these terms and conditions, the diagnosis fee will be refunded to you.

E. Availability of Services.

While we try to complete service as quickly as possible, we are not responsible for delays caused by factors beyond our control, including but not limited to manufacturer delays, parts availability, shipping to a regional service facility, Acts of God or other external causes.

F. Purchaser Records.

You must have this Plan and your original purchase receipt to receive service under this plan.

G. Web/Customer Service Portal.

You may access www.geeksquad.com/smartcare to view your Plan for self help/troubleshooting, review tips and general questions.

H. Limits of Liability.

For any single claim, the limit of liability under this Plan is the lesser of the cost of (1) authorized repairs, (2) replacement with a new or refurbished product of like kind and quality that is of comparable performance, or (3) reimbursement for authorized repairs or replacement. The total liability under this Plan is the current market value of the product, as determined by us, not to exceed the original purchase price of your product, including taxes. Technological advances may result in a replacement product with a lower selling price than the original product. In the event that the total of all authorized repairs exceeds the aggregate limit of liability we shall have satisfied all obligations owed under the Plan.

I. Transferable.

This Plan is not transferable.

J. Cancellation.

There are no fees to cancel this Plan. This Plan will be cancelled by us for fraud, material misrepresentation or unsafe work environment/conditions. In the event of cancellation by us, written notice of cancellation will be mailed to you not less than thirty (30) days before cancellation is effective. If we cancel this Plan, you will receive a pro-rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided. You may cancel this Plan at any time for any reason by calling **1-866-613-9854** or sending in a notice of cancellation to us. If you cancel within thirty (30) days of your Plan's purchase or receipt of this Plan, whichever occurs later, you will receive a full refund of the price paid for the Plan less the value of any service provided to you under this Plan. If you cancel more than thirty (30) days after your receipt of this Plan, you will receive a pro rata refund of the price you paid for the Plan based on the percentage of the Plan's unexpired term, less the cost of any service provided.

Mail cancellation request along with this document and all original receipts to:

CWG
Smart Care Powered By Geek Squad
P.O. Box 9312
Minneapolis, MN 55440-9312
ATTN: Cancellations

K. Insurance Securing this Plan.

This Plan is not a contract of insurance. This Plan is secured by an insurance policy provided by Illinois National Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10005 and telephone number (800) 250-3819 or New Hampshire Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10038 and telephone number (800) 250-3819 depending on the state in which you reside. If, within sixty (60) days, we have not paid a covered claim, provided you with a refund or you are otherwise dissatisfied, you may make a claim directly to the insurance company.

STATE VARIATIONS

The following state variations shall control if inconsistent with any other terms and conditions:

ALABAMA RESIDENTS: You may cancel this Plan within twenty (20) days of the receipt of this Plan. If no claim has been made under the Plan, the Plan is void and we shall refund to you the full purchase price of the Plan including any premium paid for the applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any, shall be refunded to you. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan. If you cancel this Plan after twenty (20) days of receipt of this Plan, we shall refund to you the unearned portion of the full purchase price of the Plan including the unearned portion of any premium paid for any applicable insurance policy. Any refund due to you will be credited to any outstanding balance of your account, and the excess, if any shall be refunded to you.

ARIZONA RESIDENTS: If your written notice of cancellation is received prior to the expiration date, the Administrator shall refund the remaining pro-rata price, regardless of prior services rendered under the Plan. The pre-existing condition exclusion does not apply to conditions occurring prior to the sale of the consumer product by the Obligor, its assignees, subcontractors and/or representatives.

CALIFORNIA RESIDENTS: For all products other than home appliances and home electronic products, the Cancellation provision is amended as follows: If the Plan is cancelled: (a) within sixty (60) days of the receipt of this Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after sixty (60) days, you will receive a pro rata refund, less the cost of any service received.

CONNECTICUT RESIDENTS: The expiration date of this Plan shall automatically be extended by the duration that the product is in our custody while being repaired. In the event of a dispute with the Administrator, you may contact The State of Connecticut, Insurance Department, PO Box 816, Hartford, CT 06142-0816, Attn: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair of the product and a copy of the Plan.

FLORIDA RESIDENTS: The Plan shall be cancelled by us for fraud or material misrepresentation, including but not limited to commercial or rental use. Unauthorized repair or replacement of covered equipment shall result in the cancellation of the Plan by us. In the event of cancellation by us, written notice of cancellation shall be mailed to you not less than sixty (60) days before cancellation is effective. This Plan can be cancelled by you at any time for any reason by emailing, mailing or delivering to us notice of cancellation. If the Plan is cancelled: (a) within thirty (30) days of the receipt of the Plan, you shall receive a full refund of the price paid for the Plan provided no service has been performed, or (b) after thirty (30) days, you will receive a refund based on 100% of unearned pro rata premium less any claims that have been paid or less the cost of repairs made by us. If we cancel the Plan, the return premium is based upon 100% of the unearned pro rata premium. If we determine in our sole discretion that your product cannot be repaired or your product provides for replacement instead of repair, we will replace your product with a product of like kind and quality that is of comparable performance or reimburse you for replacement of the product with a check, at our discretion, equal to the current market value of the product, as determined by us, not to exceed the original purchase price including all applicable taxes. This Plan can be cancelled by you at any time for any reason by surrendering or providing written notice to the retailer at the address where you purchased this Plan or to the administrator. The rate which is charged for this Plan is not subject to regulation by the Florida Office of Insurance Regulation.

GEORGIA RESIDENTS: This Plan shall be non-cancelable by us except for fraud, material misrepresentation, or failure to pay consideration due therefore. The cancellation shall be in writing and shall conform to the requirements of Code 33-24-44. You may cancel at any time upon demand and surrender of the Plan and we shall refund the excess of the consideration paid for the Plan above the customary short rate for the expired term of the Plan. This Plan excludes coverage for incidental and consequential damages and pre-existing conditions only to the extent such damages or conditions are known to you or reasonably should have been known to you. English is the preferred language.

ILLINOIS RESIDENTS: This Plan is secured by an insurance policy provided by Illinois National Insurance Company, 180 Maiden Lane, 25th Floor, New York, NY 10038. Telephone 1-800-250-3819. You may cancel this Plan: a) within thirty (30) days after its purchase if no service has been provided and a full refund of the Plan price, less a cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00); or b) at any other time and a pro rata refund of the Plan price for the unexpired term of the Plan, based on the number of elapsed months less the value

of any service received, and the cancellation fee not to exceed the lesser of ten percent (10%) of the Plan price or fifty dollars (\$50.00).

NEVADA RESIDENTS: You are entitled to a "Free Look" period for this Plan. If you decide to cancel this Plan within thirty (30) days of purchase, you are entitled to a one hundred percent (100%) refund of any fees paid. If you cancel this Plan after thirty (30) days from purchase, you will receive a pro rata refund based on the days remaining, less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan fee, whichever is less. If we fail to pay the cancellation refund within 45 days of your written request we will pay you a penalty of ten percent (10%) of the purchase price for each thirty (30) day period or portion thereof that the refund and any accrued penalties remain unpaid. If this Plan is canceled by Us, no cancellation may become effective until at least 15 days after the notice of cancellation is mailed to you. We can cancel this Plan due to unauthorized repairs which result in a material change in the nature or extent of the risk, occurring after the first effective date of the current Plan, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the Plan was issued or last renewed. If we cancel this Plan no cancellation fee will be imposed and no deduction for claims paid will be applied.

NEW MEXICO RESIDENTS: If this Plan has been in force for a period of seventy (70) days, we may not cancel before the expiration of the Plan term or one (1) year, whichever occurs first, unless: (1) you fail to pay any amount due; (2) you are convicted of a crime which results in an increase in the service required under the Plan; (3) you engage in fraud or material misrepresentation in obtaining this Plan; (4) you commit any act, omission, or violation of any terms of this Plan after the effective date of this Plan which substantially and materially increase the service required under this Plan; or (5) any material change in the nature or extent of the required service or repair occurs after the effective date of this Plan and causes the required service or repair to be substantially and materially increased beyond that contemplated at the time you purchased this Plan.

NORTH CAROLINA RESIDENTS: The purchase of this Plan is not required either to purchase or to obtain financing for a home appliance.

OKLAHOMA RESIDENTS: THIS PLAN IS NOT ISSUED BY THE MANUFACTURER OR WHOLESALE COMPANY MARKETING THE PRODUCT COVERED BY THIS PLAN. THIS PLAN WILL NOT BE HONORED BY SUCH MANUFACTURER OR WHOLESALE COMPANY. IF EITHER YOU OR WE CANCEL THIS PLAN, THE RETURN OF THE PLAN PRICE WILL BE BASED UPON ONE HUNDRED PERCENT (100%) OF THE UNEARNED PRO RATA PRICE OF THE PLAN, LESS THE COST OF ANY SERVICE RECEIVED. BEST BUY IS THE OBLIGOR UNDER THIS PLAN.

SOUTH CAROLINA RESIDENTS: To prevent any further damage, please refer to the owner's manual. In the event the service Plan provider does not provide covered service within (60) days of proof of loss by the Plan holder, the Plan holder is entitled to apply directly to the Insurance Company. If the Insurance Company does not resolve such matters within sixty (60) days of proof of loss, they may contact the SC Department of Insurance, P.O. Box 100105, Columbia, SC 29202-3105, (800) 768-3467. A ten (10) percent penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after you cancel the Plan.

TEXAS RESIDENTS: You are entitled to a "Free Look" period for this Plan. If you decide to cancel this Plan within thirty (30) days of purchase, you are entitled to a one hundred percent (100%) refund of any fees paid. If you cancel this Plan after thirty (30) days from purchase, you will receive a pro rata refund based on the days remaining, less a cancellation fee of twenty-five dollars (\$25.00) or ten percent (10%) of the Plan fee, whichever is less. If you purchased this Plan in Texas, unresolved complaints concerning a provider or questions concerning the registration of a service Plan provider may be addressed to the Texas Department of Licensing and Regulation, P.O. Box 12157, Austin, Texas 78711, telephone number (800) 803-9202. You may apply for reimbursement directly to the insurer if a refund or credit is not paid before the forty-sixth (46th) day after the date on which the Plan is returned to the provider. CWG: TDLR Lic #:162.

UTAH RESIDENTS: NOTICE. This Plan is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department Coverage afforded under this Plan is not guaranteed by the Utah Property and Casualty Guarantee Association. This Plan may be cancelled due to unauthorized repair which results in a material change in the nature or extent of the risk, occurring after the first effective date of the current policy, which causes the risk of loss to be substantially and materially increased beyond that contemplated at the time the policy was issued or last renewed. Failure to notify within the prescribed time will not invalidate the claim if you can show that notification was not reasonably possible. If we cancel this Plan due to fraud or material misrepresentation, you will be notified 30 days prior to the Plan cancellation. If we cancel this Plan due to non-payment, you will be notified 10 days prior to the Plan cancellation.

WASHINGTON RESIDENTS: You may apply directly to the insurance company.

WISCONSIN RESIDENTS: THIS PLAN IS SUBJECT TO LIMITED REGULATION BY THE WISCONSIN OFFICE OF THE COMMISSIONER OF INSURANCE. This Plan shall not be cancelled due to unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. We will not exclude unauthorized repair of the covered equipment, unless we are prejudiced by your failure to obtain such authorization. If you cancel this Plan, no deduction shall be made from the refund for the cost of any service received. This Plan is backed by a contractual liability policy with limits of liability of \$5,000 per claim and \$25,000 in aggregate per Plan.

WYOMING RESIDENTS: This Plan will be considered void and we will refund you the full purchase price of the Plan or credit your account if you have not made a claim under this Plan and you have returned the Plan to us a) within 20 days after the date we have mailed the Plan to you, b) within 10 days after you have received the Plan if the Plan was furnished to you at the time the Plan was purchased, or c) within a longer time period if specified in the Plan. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of the Plan to us. The right to void the Plan provided in this subsection applies only to the original Plan purchaser and is not transferable. If we cancel this Plan for reasons other than nonpayment, a material misrepresentation made by you to us or because of a substantial breach of duties by you relating to the product or its use, we will mail a written notice to you at least ten (10) days prior to cancellation. The notice of cancellation shall state the effective date of cancellation and the reason for cancellation.